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ANNUAL REPORT

1986/87

Alberta
CONSUMER AND
CORPORATE AFFAIRS

88-03831/

Alberta

MINISTER OF
CONSUMER AND CORPORATE AFFAIRS

MINISTER RESPONSIBLE
FOR WOMEN'S ISSUES

104 Legislature Building, Edmonton, Alberta, Canada T5K 2B6 403/427-2305

The Honourable Dr. David J. Carter
Office of the Speaker
Legislative Assembly of Alberta

Sir:

I have the honour to submit this Annual Report of the Department of Consumer and Corporate Affairs for the fiscal year ended March 31, 1987.

Respectfully submitted,

Elaine McCoy

Elaine McCoy
Minister of Consumer and
Corporate Affairs

Alberta
CONSUMER AND CORPORATE AFFAIRS

Office of the Deputy Minister

22nd Floor, 10025 Jasper Avenue, Edmonton, Alberta, Canada T5J 3Z5 403/427-4095

The Honourable Elaine J. McCoy
Minister of Consumer and Corporate Affairs

Madam:

I take pleasure in submitting the department's Annual Report for the fiscal year ended March 31, 1987.

Respectfully submitted,

R.J.C. Ford
Deputy Minister

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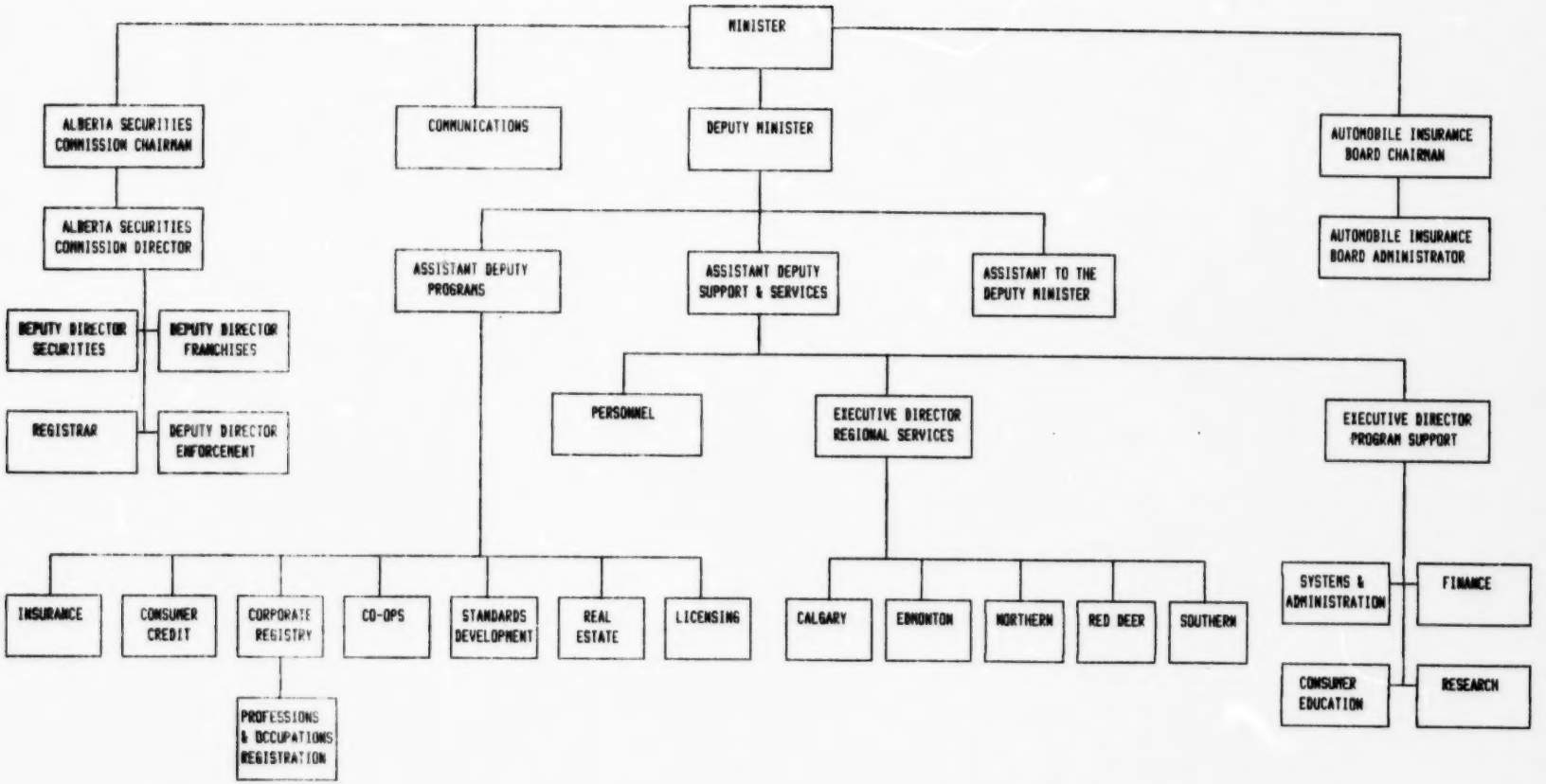

CONSUMER AND
CORPORATE AFFAIRS
FEBRUARY 1987

ACTS ADMINISTERED BY ALBERTA CONSUMER AND CORPORATE AFFAIRS

Bankruptcy Act (federal Act, of which the Orderly Payment of Debts provisions are administered by the department)
Business Corporations Act
Cemeteries Act
Cemetery Companies Act
Collection Practices Act
Companies Act
Condominium Property Act
Co-operative Associations Act
Co-operative Marketing Associations and Rural Utilities Guarantee Act
Credit and Loan Agreements Act
Credit Union Act
Debtors' Assistance Act
Department of Consumer and Corporate Affairs Act
Deposits Regulation Act
Direct Sales Cancellation Act
Employment Agencies Act
Franchises Act
Fuel Oil Licensing Act
Insurance Act
Landlord and Tenant Act
Licensing of Trades and Businesses Act
Mobile Home Sites Tenancies Act
Mortgage Brokers Regulation Act
Native Co-operative Guarantee Act
Professional and Occupational Associations Registration Act (POARA)
Prearranged Funeral Services Act
Public Auctions Act
Public Contributions Act
Real Estate Agents' Licensing Act
Religious Societies' Lands Act
Securities Act
Societies Act
Tax Rebate Discounting Act (federal Act administered by the department)
Unfair Trade Practices Act
Wage Assignments Act

DEPUTY MINISTER'S OFFICE

Personnel

Personnel

The main objective of the Personnel Office is to assist line management in achieving the goals and objectives of the department, through providing service, advice, and counsel in human resource planning and management. In this role, activities are centred on job classification, recruitment and selection, pay and benefits administration, training and development, employee relations, and occupational health and safety.

TABLE 1

Summary of Staff Development Activity

	No. of Participants
Organization Development Division courses	186
Government agency and private sector courses	70
Department-sponsored, in-house training	176
Course subsidies extended to participants in degree and certificate programs	34
TOTAL	466

TABLE 2

Department Personnel Statistics

Complement as of April 1, 1986

Number of management positions	61
Number of non-management positions	337
Total number of full-time permanent salary positions	398
Classification actions	144
Staffing actions	66

PROGRAM SUPPORT AND SERVICES

Regional Services

Program Support

Systems and Administration

Consumer Education and Information

Research and Planning

Financial Services

REGIONAL SERVICES

The department's main point of contact for providing services to the public continued to be the regional offices in Lethbridge, Calgary, Red Deer, Edmonton and Peace River, as well as the district offices in Medicine Hat, Fort McMurray, and Grande Prairie.

Service Highlights

During the reporting period, the department's staff responded to more than 150,000 requests for assistance or information from the public. These included 27,728 requests for information and guidance on financial matters; 7,823 Albertans received formal counselling and assistance in regaining control of their financial affairs.

In total, 5,640 formal investigations were undertaken, mostly involving consumer transactions. An even greater number of disagreements in the consumer marketplace were successfully mediated in a less formal manner.

Strategy Development

In the context of services, major emphasis was placed during the year on evolving a new strategy for the delivery of the department's programs and services that will meet the future needs of Albertans.

Economic and social conditions have changed significantly in Alberta since the department was established in 1973. In that year, the growing affluence of the "baby boomers" led the department to focus its service emphasis on data and disputes related to buying and selling up-scale consumer goods and services.

A decade later, the face of Alberta was changing. In 1986, for example, approximately one in every five Albertans had been born outside Canada; 60% had English as a second language; and more than 80% settled in either Calgary or Edmonton. The number of Albertans in single-parent families had grown to 8.1% of the population, and 7.7% of all Albertans were aged between 15 - 19 years.

If we look to the future, Alberta will have a vital mix of young, educated, and involved people. Enriched by new waves of immigrants, challenged by the extent of single-parent families, and driven by a new era of young adults eager to take part in economic and political decisions, the province will experience a society of much diversity, with many different needs and interests.

This Alberta of the future calls for new approaches and new services, such as are incorporated in the department's new strategy.

The strategy was developed after extensive consultations with interest groups throughout the province, and from an analysis of the clients and communities that the department currently serves. Discussions were held with groups involved in services to youth; with vocational trainees, native peoples, immigrants, welfare recipients, senior citizens; with women in crisis, neighbourhood groups, and industry associations.

The strategy has the following components:

1. The department will establish a base in more Alberta communities.

   The department has a strong basic network of field offices, which are strategically located to provide service delivery to most Albertans. No change is anticipated for this network. However, research shows that many consumers are not comfortable in a large government office; many find office locations or hours of operation to be inconvenient. Furthermore, to reach some communities, the department's staff face formidable cultural and language barriers.

To remedy these deficiencies, the department will work with appropriate community groups to establish a consumer services presence in more communities.

2. The department will work in partnership with community agencies, particularly volunteer agencies, that can provide a multiplier effect in terms of indirect delivery.

   Many volunteer community agencies reach special target groups of consumers to whom the department's services would be valuable but are not directly accessible. These agencies have gained the trust and respect of these groups, which include young people, immigrants, and people with low incomes. The department will provide training assistance to agencies so that they can, in effect, provide indirect delivery of the department's services. Since many community agencies have a core of full-time staff as well as volunteers, the department will focus its training efforts on those groups with some full-time staff.

3. The department will reach out to contact all segments of society, particularly low income groups, young people, immigrants, and native peoples, according to local needs and priorities.

   Emphasis will be placed, for example, on closer liasion and relationships with volunteer and other community agencies; on training programs for departmental staff and, where appropriate, for volunteer workers; on the provision of information and educational materials in oral and written forms that can be easily understood by appropriate client groups, especially immigrants for whom English is a second language.

4. In co-operation with community groups, the department will develop educational materials that are more readily available and more economic to produce.

PROGRAM SUPPORT

Program Support supplies centralized services required in the development and delivery of the department's programs.

Systems and Administration

Services provided to the department by Systems and Administration during the 1986/87 fiscal year included support for data processing and office systems, microcomputers and a province-wide communications network. Major activities included the following:

- o System development, enhancement and maintenance.
- o Management of the department's record system.
- o Support for and operation of word processing and micrographics.
- o Design and production of stationery and forms.
- o Administrative services.

Electronic data processing supports a wide range of systems that use both the Central Government Data Centre and microcomputers. Emphasis was placed on provision of system enhancements, ongoing review of changing user needs, analysis of procedures and automation of administrative systems.

The Records Management, Micrographic, Word Processing, and Forms units continued to provide operational support and system enhancements on a department-wide basis. A major filming project for the Alberta Securities Commission was undertaken by the Micrographic Unit; a facsimile network was installed to facilitate communication among the various offices of the department; and the range of available records services was expanded. A concerted effort to reorganize, to reassess priorities, and to continue development of universal systems resulted in a reduction of operational costs for the third successive year.

Consumer Education and Information

The Consumer Education and Information Program aims to:

- provide learning opportunities for Albertans to help them develop decision-making skills applicable in the marketplace;
- develop programs for groups with special needs;
- develop and distribute informational materials to meet consumer and business needs; and,
- provide Albertans with the tools to make informed decisions.

Media, Print and Instructional Materials

A variety of media items, publications and instructional materials were produced in the 1986/87 fiscal year in response to changing consumer needs. The following projects were among those completed:

- One hundred public service announcements written and recorded by departmental staff for broadcast on radio stations throughout Alberta.
- Fifty-two newspaper columns on consumer topics written and distributed to papers throughout the province.
- Twenty-one computer quizzes prepared for use at public displays.
- "Networth", a 13-part television series on financial planning and investing co-produced with ACCESS Network. It was broadcast on ACCESS channels across Alberta; video tapes of the 13 30-minute programs were made available to instructors by the ACCESS Media Centre.
- "The Small Co-operative: Director's Handbook" distributed to co-operatives in Alberta.

- Four articles prepared for the Alberta Real Estate Association newsletter.
- An instructors' manual on money management was developed and written in the French language, and distributed to public libraries located in French speaking communities, and to various French organizations throughout the province.
- "Unscrupulous Business Solicitations", a teaching kit consisting of an audio tape and an instructor's guide, prepared for use by departmental staff in presentations with businesses.
- Participation on two Alberta Education committees to assist in the development of the new Careers and Life Management curriculum for high school students.

Consumer Information Centres

To ensure consumer information is available to the public across the province, the Resource Centre continued to establish Consumer Corners in public libraries. These provide a basic collection of consumer publications, consumer tips, and an index to periodicals. The Resource Centre also serves as a reference service for participating libraries, conducts orientations for library staff, and provides consultative services.

During the reporting period, 36 new Consumer Corners were established, including several in the Parkland Regional Library system. To date, 114 Consumer Corners are in place across the province.

Resource Centre Services

The Resource Centre maintains a collection of more than 6,000 videotapes, films, books, periodicals, and pamphlets on all facets of consumerism. As well as providing services to staff, the centre provides inter-library loan services and assistance to people conducting research on various consumer-related topics.

The Resource Centre handled a total of 7,439 patron requests in the 1986/87 fiscal year. Staff requests numbered 1,916, which was an increase over the previous year's total of 1,447.

Research and Planning

The Research Unit provides services and information in support of the department's planning and policy formulation. During the 1986/87 fiscal year, the unit continued its traditional research role.

The Research Unit compiled and analysed information to assist in the identification of communities with special needs in Alberta society which require extra emphasis in the provision of departmental services. This involved mainly the design of appropriate questionnaires, the collection and compilation of demographic information, and the summarization of information collected by departmental staff on specific groups.

Financial Services

Table 3

Summary of Revenue for Alberta Consumer and Corporate Affairs for the Fiscal Years Ended March 31, 1986 and 1987

	1986/87	1985/86
Fees, Permits, and Licences:		
Business Corporations Act	$4,599,484	$5,520,164
Alberta Securities Commission	827,782	615,599
Special Insurance Brokers	324,402	—
Insurance Companies	312,095	* 353,148
Credit Union Examination	255,899	276,645
Real Estate Agents	48,685	51,570
Licensing of Trades and Businesses Act	145,594	153,232
Other	55,875	* 79,429
	6,569,816	$7,049,787
Other Revenue:		
Refunds of expenditure	$ 9,029	$ 64,496
Miscellaneous	7,514	31,795
	$ 16,543	$ 96,291
TOTAL DEPARTMENT REVENUE	$6,586,359	$7,146,078

* NOTE:
The discrepancy in 1985/86 revenue totals is due to a decision to report Special Brokers Premium Tax as Other rather than Insurance Companies.

Table 4

Summary of Expenditures of Alberta Consumer and Corporate Affairs for the Fiscal Years Ended March 31, 1986 and 1987

	1986/87	1985/86
Central Support Services		
Minister's Office	$ 212,222	$ 183,227
Executive Management	574,882	493,223
Program Support Division	3,892,448	4,175,806
Regional Delivery Division	4,125,097	4,442,038
	$ 8,804,649	$ 9,294,294
Consumer Services	$ 726,188	$ 645,843
Business Registration and Regulations		
Regulation of Financial Institutions		
Assistant Deputy Minister's Office	$ 120,628	$ 86,094
Regulation of Insurance Industries	156,635	146,485
	$ 277,263	$ 232,579
Registration and Regulation of Businesses		
Assistant Deputy Minister - Programs	$ 103,824	$ —
Licensing	340,255	349,042
Regulation of Business Practices	137,417	91,991
Regulation of Credit Grantors	118,731	116,844
Business Incorporations and Registration	2,346,519	2,346,671
Regulation of Co-operatives	61,340	58,547
	$ 3,194,481	$ 3,106,390
Regulation of Auto Insurance Premiums	$ 130,870	$ 108,013
TOTAL	$ 3,602,614	$ 3,446,982
Regulation of Financial Market	$ 2,879,362	$ 2,562,636
Total Departmental Expenditures	$16,012,813	$15,949,755

PROGRAMS

Real Estate

Co-operative Activities

Consumer Credit

Family Financial Counselling

Licensing

Standards Development

Corporate Registry

Professions and Occupations Registration (POARA)

Insurance Standards

REAL ESTATE PROGRAM

The Superintendent of Real Estate administers the Real Estate Agents' Licensing Act, Mortgage Brokers Regulation Act, Condominium Property Act, Landlord and Tenant Act, and Mobile Home Sites Tenancies Act.

Persons who deal in these areas are licensed and bonded, where required. Complaints against licensees are investigated by regional staff, who also conduct routine inspections to ensure trust funds are handled properly.

Real Estate Agents' Licensing Act

To become licensed as real estate agents, applicants must satisfy the Superintendent of Real Estate that they meet the requirements respecting training, competency and personal integrity. In Table 5, the number of real estate licensees in 1986/87 is compared with those in the previous year.

Real estate salespersons do not require licensing but must write and pass a qualifying examination, be employed by a licensed agent, and be registered with the Real Estate Assurance Fund. Also, the provisions of the Real Estate Agents' Licensing Act and Regulations apply, and court action may be undertaken for contraventions by salespersons and agents.

The Real Estate Program regulates the sale of out-of-province real estate that is divided into units such as lots, condominiums or timesharing projects. A prospectus providing full disclosure of relevant facts must be filed and accepted before a developer is permitted to offer a project to Alberta residents.

During the reporting period, after investigations by the department's staff, the Superintendent of Real Estate refused two applications for agents' licences, cancelled one agent's licence and suspended two agents' licences. Five letters of reprimand and three letters of direction were also issued. Court action was instituted in five cases under the Real Estate Agents' Licensing Act, resulting in five convictions.

TABLE 5

Number of Real Estate Agents

	1986/87	1985/86
Calgary	353	351
Edmonton	305	303
Red Deer	37	28
Lethbridge	29	34
Medicine Hat	27	30
Fort McMurray	16	15
Grande Prairie	16	13
St. Albert	16	16
Sherwood Park	10	—
Brooks	10	—
Lloydminster	10	9
Drumheller	9	9
Wetaskiwin	7	6
Peace River	5	7
Camrose	4	5
Towns and Villages	255	282
	1,109	1,108

Mortgage Brokers Regulation Act

Persons acting as mortgage brokers must be registered and bonded. The Mortgage Brokers Regulation Act is similar to the Real Estate Agents' Licensing Act in terms of requirements for registration, record-keeping and disclosure to consumers. As of March 31, 1987, 62 mortgage brokers were registered in the province, compared with 71 the previous year.

Landlord and Tenant Act

Complaints against landlords under the Landlord and Tenant Act are investigated by regional staff who also serve as mediators when required. The majority of complaints concerned non-return of security deposit and non-payment of interest. Court action is initiated when warranted. Of 18 such instances during the year, 16 resulted in convictions.

TABLE 6

Real Estate, Mortgage Broker, Condominium, and Landlord and Tenant Investigation/Inspections

	1986/87	1985/86
Real Estate	304	605
Mortgage Brokers	37	77
Condominiums	—	1
Landlord and Tenant	361	351
Mobile Home Sites	8	8
	710	1,042

CO-OPERATIVE ACTIVITIES PROGRAM

The Co-operative Activities Program is responsible for the administration of the Co-operative Associations Act, the Co-operative Marketing Associations and Rural Utilities Guarantee Act and the Native Co-operative Guarantee Act. The program's objective is to assist co-operatives with their incorporation requirements and to encourage them in the provision of co-operative services to their members. Program services are extended throughout the province by the regional and district offices.

Although sales and equity of Alberta Co-operatives decreased slightly during the reporting period, assets, savings and membership showed slight increases. Twenty-five new incorporations during the year and 26 dissolutions resulted in a net loss of one co-operative.

The department works closely with other government departments, such as Alberta Transportation and and Utilities, Alberta Agriculture, and Alberta Municipal Affairs to assist Albertans in the various forms of co-operatives throughout the province.

Financial data for co-operatives during the reporting period are shown in Table 7.

Table 7

Statistics for Alberta Co-operatives for the year ended December 31, 1986

Classification	Sales	Assets	Equity	Savings	Members
Consumer	$814,822,938	$259,273,099	$116,282,543	$28,622,939	$633,379
Seed, Grain, Food Producers	45,578,014	47,661,369	(14,896,971)	(9,876,430)	31,770
Dairy & Milk Producers	295,482,217	91,607,247	47,263,252	4,436,735	5,812
Livestock, Poultry	217,517,290	90,306,280	34,502,951	9,625,567	9,091
Housing, Land	19,978,333	93,600,406	4,662,190	231,717	3,155
Associations, Wholesalers	261,138	461,128	261,475	24,931	308
Services	29,545,656	21,142,118	11,405,705	(206,016)	16,486
Worker Co-ops	3,666,456	1,554,868	463,868	129,653	158
Total Alberta Incorporated Co-ops	$1,426,852,042	605,606,515	199,945,013	32,989,096	700,159
Alberta Private Bill Co-ops	$1,282,969,144	$556,119,000	$207,313,000	$25,226,757	$140,501
Total Alberta Co-ops	$2,709,821,186	$1,161,725,515	$407,258,013	$58,215,853,	$840,660
Extra-Provincial Co-ops	$2,384,634,820	$1,253,081,510	$771,480,979	$279,007,443	$197,513

CONSUMER CREDIT PROGRAM

The Consumer Credit Program administers the following legislation dealing with consumer credit: Credit and Loan Agreements Act, Collection Practices Act, Wage Assignments Act, Tax Rebate Discounting Act (federal), Debtors' Assistance Act, and Part X, Bankruptcy Act - Orderly Payment of Debts provisions (federal).

The two primary goals for the Consumer Credit Program are to foster orderly collection of accounts within certain parameters; and to assist Albertans to develop good money management skills, and offer specific assistance for over-committed debtors.

In consultation with the Director, all investigations and counselling with consumers is handled through the department's regional and district offices.

In the 1986 calendar year, 318 credit-related complaints and investigations were completed, as outlined in Table 8.

The highest complaint category: both by type of business and type of problem, involved the 54 licensed collection agencies within the province. During 1986, the 54 agencies collected a total of $46,275,602 within Alberta on behalf of their clients.

Tax Discounting

The Consumer Credit Program administers the Tax Rebate Discounting Act on behalf of the federal government within the Province of Alberta, and registers those discounters under the provisions of the Credit and Loan Agreements Act.

During 1986, the number of registered discounters fell slightly from 56 to 54, while the volume of activity increased as shown in Table 9.

In December 1985, the federal government amended the Tax Rebate Discounting Act, reducing the amount of discount from 15% of the total return to 15% of the first $300 of return and 5% for any amount over $300. The effects of this amendment are becoming more apparent as reflected by the decreased percentage of return retained by discounters.

Family Financial Counselling Program

The department's Family Financial Counselling Program is delivered by counsellors within the regional and district offices, under the authority of the Debtors' Assistance Act. The program primarily aims at helping consumers improve their money management skills. Where necessary, repayment programs are drafted for over-committed debtors to allow them to repay their obligations in an orderly fashion.

Debt-repayment programs are offered under both the Debtors' Assistance Act and the Orderly Payment of Debts provisions of the federal Bankruptcy Act. The former is a voluntary pool program; the latter court-ordered. Emphasis has been given to the voluntary programs, to allow more flexibility in dealing with client needs and creditor requirements.

In total 27,728 requests were made either in person or by phone for information or counselling. Of these, 7,823 were from new clients specifically requiring credit counselling. Repayment programs resulted in the disbursement of $1,761,613 to more than 1,100 creditors on behalf of debtors under the programs.

TABLE 8

Summary of Credit Complaint Investigations in 1985 and 1986*

A. By type of business

	1986	1985
Collection Agency	118	139
Retail	113	50
Tax Discounter	32	19
Financial Institution	23	36
Finance Company	7	13
Credit Reporting	6	1
Mail Order	5	1
Personal Services	2	3
Other	12	14
TOTAL	318	276

B. By type of problem

	1986	1985
Collection Practices	83	103
Advertising	61	20
Cost of Credit	44	30
Pay-Out Calculation	30	28
Contract Liability	16	12
Unethical Practices	11	10
Cancellation of Contract	6	4
All Others (include licensing investigations)	67	69
TOTAL	318	276

*The Credit and Loan Agreements Act requires that the Supervisor of Consumer Credit report annually on a calendar-year basis; the figures in this table are from the latest report, which covers the period January through December, 1986.

TABLE 9

Activity of Alberta Tax Discounters during 1985 and 1986

	1986	1985
Number of Returns Acquired	88,454	58,577
Total Amount of Refunds Acquired	$74,396,185	$49,808,963
Average Refund	$841	$850
Total Discount Retained	$6,286,997	$7,324,432
Average Discount Per Return	$71	$125
Percentage of Refund Retained	8.45%	14.71%

LICENSING PROGRAM

The Licensing Program administers the following statutes: Licensing of Trades and Businesses Act, Public Auctions Act, Fuel Oil Licensing Act, Direct Sales Cancellation Act, Public Contributions Act, Cemeteries Act, Prearranged Funeral Services Act and the Employment Agencies Act.

In addition, the program is responsible for the administrative procedures for licensing of mortgage brokers under the Mortgage Brokers Regulation Act; insurance agents, employees and adjusters under the Insurance Act; and real estate agents under the Real Estate Agents' Licensing Act.

Licensing is handled by regional office staff who are responsible for accepting applications and supporting documents, conducting investigations, and referring recommendations for prosecution or bond claims to the Director. The Licensing program provides regional staff with information through an on-line system for licensing, training and consulting services, bond administration/claims and prosecution approvals.

During the 1986/87 fiscal year, approximately 27,560 licences were issued or renewed on an annual or two-year basis. Another 3,122 were active on a two-year basis and not yet due for renewal. There was an approximate 1% increase in all types of licences issued.

A total of 1,060 campaign permits for charitable solicitations were approved by the department and six local approving authorities.

Nine Final Certificates of Approval were issued for the use of land as a cemetery.

Surety bonds posted by 12 licensees were forfeited to compensate 24 consumers where the licensees failed to provide goods or services. Claims totalled $36,335.

STANDARDS DEVELOPMENT PROGRAM

The Standards Development Program administers the Unfair Trade Practices Act, which provides guidelines for a fair and competitive marketplace within which buyers and sellers may operate. The principles on which the Act is based, such as truth in selling and full disclosure of information, allow acceptable standards of business conduct to be set, benefiting both the supplier and consumer of goods and services.

In its administration of the Unfair Trade Practices Act, the program has continued to emphasize the principles of consultation and co-operation with the business community. Alleged transgressions of the Act are discussed with the business concerned and, in most cases, agreement is reached without having to resort to legal action.

However, if a supplier persists in operating outside the requirements of the Act, legal action is initiated by the Director of Trade Practices by way of Statutory Undertaking or Statement of Claim.

The department's regional and district offices conducted 760 investigations into alleged breaches of the Unfair Trade Practices Act during the 1986/87 fiscal year.

CORPORATE REGISTRY

Corporate Registry is responsible for registration functions outlined in the Business Corporations Act, the Companies Act, the Societies Act, the Religious Societies' Lands Act, the Co-operative Associations Act, the Credit Union Act, and the Cemetery Companies Act.

The Registry's prime administrative function under these Acts is to issue certificates which will create or change the structure of limited liability corporations and societies, and issue certificates of registration to permit corporations formed in any other jurisdiction to carry on business in Alberta. It also maintains a public depository of documents required to be filed under the various provisions of these Acts.

Corporate Registry maintains records on 166,807 active Alberta corporations in computerized and microfilm form. During the 1986/87 fiscal year, 17,778 corporations were incorporated or registered in Alberta by the Registry. This represents a decrease of approximately 4% from the previous year. Additional comparative statistics on corporate activities during the reporting period are shown in Tables 10, 11 and 12.

Table 10

Documents Issued

during the 1986 and 1987 fiscal years

	1986/87	1985/86
Business Corporations Act		
Certificates of Incorporation	14,984	15,740
Certificates of Registration	1,417	1,403
Certificates of Continuance	455	4,469
Certificates of Amalgamation	438	466
Certificates of Amendments	7,670	8,572
Certificates of Dissolution	10,743	27,839
Certificates of Import Continuance	112	109
Certificates of Discontinuance (Export)	366	393
Companies Act		
Certificates of Incorporation	44	44
Societies Act		
Certificates of Incorporation	1,259	1,274
Certificates of Article/By-law Changes	730	792
Religious Societies' Lands Act		
Certificates of Incorporation	29	43
Co-operative Associations Act		
Certificates of Incorporation	42	15
Credit Union Act		
Certificates of Incorporation	3	2
Cemetery Companies Act		
Certificates of Incorporation	0	1

Table 11

Documents Processed
during the 1986 and 1987 fiscal years

	1986/87	1985/86
Annual Returns	129,459	122,973
Notice of Address	27,406	29,698
Notice of Directors	22,483	22,680
Debt Obligations	7,715	7,218
Discharge of Obligations	3,353	3,432
Receivers/Liquidators	531	590
Corporate Revivals	1,508	1,989

Table 12

Information Provided to the Public
during the 1986 and 1987 fiscal years

	1986/87	1985/86
Telephone Searches	391,345	391,081
Walk-In Clients	56,037	62,858
Certified Document Requests	5,785	6,078
Written, Telex, Search Reports	75,728	68,420

PROFESSIONAL AND OCCUPATIONAL ASSOCIATIONS REGISTRATION PROGRAM

This program administers the Professional and Occupational Associations Registration Act (POARA), which was proclaimed on June 26, 1986. POARA is an "umbrella" act which is intended to govern many professions and occupations which are not regulated under other statutes. The Act provides for registered organizations to have self-government by permitting a governing council to make regulations and by-laws respecting a field of practice, standards of conduct, discipline, educational standards, and other requirements.

To be eligible for registration, the association has to represent an identifiable profession or occupation whose primary objective is the advancement of the interests of that profession or occupation. The Act does not apply to professions or occupations which are governed by other statutes.

The program was transferred to Alberta Consumer and Corporate Affairs in June 1986, and, since that time, discussions have been held with a broad range of organizations interested in making application for registration. Procedures for application have been developed and a review process established. Notification of application procedures was mailed to approximately 40 organizations on January 15, 1987.

The Program Director works closely with other government departments as well as with the Professions and Occupations Bureau. It is anticipated that several applications for registration will be received in the next fiscal year.

INSURANCE STANDARDS PROGRAM

The insurance business in Alberta is regulated under the Insurance Act. The Superintendent of Insurance is responsible for the general supervision of the business of insurance within Alberta and for ensuring compliance with the laws relating to the conduct of the business of insurance. The Superintendent acts under the instructions of the Minister and reports to the Minister on the affairs of the insurance industry.

Insurance companies, agents, brokers and adjusters doing business in Alberta are required to be licensed under the Insurance Act. Insurance companies must satisfy certain financial standards in order to be licensed. Insurance agents, brokers and adjusters must pass a qualifying examination and meet other suitability requirements in order to obtain a licence.

Insurance companies are required to file annual audited financial statements. The Superintendent of Insurance examines the financial condition of provincially incorporated insurance companies whereas the Superintendent of Financial Institutions for Canada examines the federally registered companies.

The Superintendent of Insurance works in co-operation with the federal and other provincial and territorial superintendents to maintain uniformity in insurance legislation and to deal with issues relating to the insurance industry.

Comparative statistics for the industry for 1985 and 1986 are shown in Tables 13, 14, 15 and 16.

Table 13

Number of Insurance Companies Licensed

	1986	1985
Provincial	8	8
Extra-Provincial Companies	17	16
Canadian registered Companies	317	315
Fraternal Associations	21	21
TOTAL	363	360

	1986	1985
New Companies Admitted	4	8
Companies Withdrawn	5	4
Companies Merged into Existing Companies	0	0

Table 14

Number of Insurance Agents Licensed

	Life	Fire	Acc & Sick.	Hail	Auto	Other	1986	1985
Edmonton	1,420	523	927	4	13	444	3,331	3,110
Calgary	1,585	614	979	9	3	445	3,635	3,313
Lethbridge	134	81	79	24	1	53	372	360
Medicine Hat	47	30	25	11	1	21	135	134
Red Deer	151	35	95			47	328	287
Grande Prairie	64	20	38	4	2	21	149	156
*Other Centres and Non-Residents	821	673	374	545	16	385	2,814	2,774
Employees	1	1,862	—	—	6	16	1,885	1,861
TOTAL	4,223	3,838	2,517	597	42	1,432	12,649	11,995

*Centres with fewer than 50 agents are not shown separately.

Table 15

Number of Insurance Adjusters Licensed

	1986	1985
Edmonton	132	143
Calgary	121	120
Lethbridge	24	25
Red Deer	17	16
*Other Centres and Non-Residents	76	78
TOTAL	370	382

*Centres with fewer than 10 adjusters are not shown separately.

Table 16

Insurance Complaints Resolved

Class of Complaints	1986	1985
Automobile	192	182
Fire	65	58
Life	96	82
Accident and Sickness	46	41
Travel	15	18
General (other classes)	160	108
Adjusters	13	3
TOTAL	587	492